

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Brenda Susan Ringwelski
asf Law Offices of Brenda Ringwelski LLC

Chapter 13
Case No. 22-31150 WJF

Debtor.

ORDER GRANTING RELIEF FROM STAY

This case is before the court on the motion of The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the benefit of the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2004-3, as serviced by NewRez LLC f/k/a New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, for relief from the automatic stay imposed by 11 U.S.C. § 362(a).

Based on the record, the court finds that grounds exist under 11 U.S.C. § 362(d) to warrant relief.

IT IS ORDERED:

1. The motion for relief from stay is granted as follows.
2. The automatic stay imposed by 11 U.S.C. § 362(a) is terminated such that the movant may exercise its rights and remedies under applicable non-bankruptcy law with respect to the debtor and the following property:

The Southerly 40.03 feet of Lot 1, Block 5, Woodcliff 2nd Addition, Washington County, Minnesota.
3. Notwithstanding Fed. R. Bankr. P. 4001(a)(3), this order is effective immediately.
4. The Chapter 13 Trustee is not required to make further payments on the pre-petition arrears claim of Movant.

Dated: August 1, 2023

/s/William J. Fisher
United States Bankruptcy Judge

United States Bankruptcy Court
District of Minnesota

In re:
Brenda Susan Ringwelski
Debtor

Case No. 22-31150-WJF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0864-3
Date Rcvd: Aug 01, 2023

User: admin
Form ID: pdf111

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2023:

Recip ID	Recipient Name and Address
db	+ Brenda Susan Ringwelski, 2508 Copper Cliff Trail, Woodbury, MN 55125-2962

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2023 at the address(es) listed below:

Name	Email Address
Gregory A Burrell	on behalf of Trustee Gregory A Burrell cmecfjzkmn@ch13mn.com
Gregory A Burrell	cmecfjzkmn@ch13mn.com
Kevin T. Dobie	on behalf of Interested Party NewRez LLC d/b/a Shellpoint Mortgage Servicing kevin@MinnesotaMortgageLaw.com maria@uwllaw.com,kaye@uwllaw.com
Orin J. Kipp	on behalf of Interested Party The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificate Holders of CWABS Inc., Asset Backed Certificates, Series 2004-3 okipp@wgcmn.com, dkbenon@wgcmn.com;lfrancis@wgcmn.com;jockwig@wgcmn.com;dmckinnon@wgcmn.com
US Trustee	ustpreion12.mn.ecf@usdoj.gov

District/off: 0864-3
Date Rcvd: Aug 01, 2023
TOTAL: 5

User: admin
Form ID: pdf111

Page 2 of 2
Total Noticed: 1